

SEG Employees

It's Bonus Season

JOIN AND EARN UP TO

\$1,500*



EARN UP TO
\$200

Auto Refinance Bonus

- Earn up to \$200¹
- No payments for 90 days²
- Rates as low as 3.49% APR³ (terms up to 60 months)

EARN UP TO
\$100

New Platinum Rewards Credit Card Bonus

- Earn \$100 (10,000 reward points)⁴
- Earn 1 point for each \$1 spent on qualifying purchases⁵
- Rates as low as 10.00% APR⁶
- Credit limits up to \$50,000
- No annual fees⁷

EARN UP TO
\$200

New Checking Account Bonus⁸

- Earn \$100 when you set up direct deposit⁹
- Earn \$100 for depositing \$2,500 or more in new money¹⁰

EARN UP TO
\$500

New Member Bonus

- Earn \$100, up to \$500 for each \$10,000 in deposits, up to \$50,000 in deposits¹¹

EARN UP TO
\$500

Refer-a-Friend Bonus

- Earn up to \$500 when you refer a friend to SkyOne¹²

Contact your concierge today!

SkyOne
FEDERAL CREDIT UNION

www.SkyOne.org

Scroll down for disclosures.

*\$1,500.00 promotional offer valid only for employees of SkyOne Select Employers Groups (SEGs).

¹Refinancing of an existing SkyOne auto loan not eligible for this offer. Minimum loan amount to refinance is \$10,000. Auto loan application must be submitted by December 31, 2020 and you must make two scheduled payments in order to receive this offer. Get \$200: for loan amounts of \$20,000 or more. Get \$100 for loan amounts \$10,000 to \$19,999. Bonus credit will be deposited into applicant's Primary Savings Account on the day after the second scheduled payment has been made. If auto loan is paid off within the first 90 days, this offer becomes null and void and credit is forfeited. Member responsible for applicable taxes and fees. Member must be in good standing, which means 1) no delinquent or charged off loans or charged off share accounts with SkyOne Federal Credit Union; and 2) You do not have a ChexSystems record with monies owed. SkyOne reserves the right to terminate this offer at any time. Go to [SkyOne.org/allinone](https://www.skyone.org/allinone) for a complete list of terms and conditions. Proof of income is required. Offer may expire at any time.

²First payment may be deferred up to 90 days from the date of funding and is dependent upon when your loan closes. Interest accrues from date of funding. Offer valid on loans funded between September 1, 2020–December 31, 2020. This offer is not valid for loans greater than the vehicle's value (which is lesser of the Kelley Blue Book retail value, MSRP or the purchase price), existing SkyOne loans, or other loan discount programs/promotions. Vehicle must be titled and registered in the state applicant resides. Other restrictions may apply. Go to [SkyOne.org/allinone](https://www.skyone.org/allinone) for a complete list of terms and conditions. All credit union programs, rates, terms and conditions are subject to change at any time without notice.

³APR=Annual Percentage Rate. Estimated monthly payment is \$18.19 per \$1,000 borrowed for a 60-month term at the lowest possible Annual Percentage Rate (APR) for Used Autos of 3.49%, which includes an available maximum rate discount of .25%. Your actual APR may be higher based on your ability to repay, credit history, approved loan amount, term, state of residence, and applicable discounts. Vehicle must be titled and registered in the state in which the applicant resides and title, taxes, and state fees may apply. Other restrictions may apply. Go to [SkyOne.org/allinone](https://www.skyone.org/allinone) for a complete list of terms and conditions. All credit union programs, rates, terms, and conditions are subject to change at any time without notice. SkyOne employees, volunteers, and family members are not eligible for this offer. SkyOne membership is required. Offer available to new and existing SkyOne Members.

⁴APY=Annual Percentage Yield. Qualified accounts earn 10,000 bonus points (\$100) on purchases with a minimum of \$3,000 in combined net spend within the first 90 days of Platinum Rewards VISA® card opening. Bonus points are in addition to daily reward points of 1 point per \$1. Offer only valid on newly issued Platinum Rewards VISA Cards during the promotion period of September 1, 2020 – December 31, 2020. A qualified account must be open and in good standing at the time earned bonus points are credited. An account in good standing means 1) no delinquent or charged off loans or charged off share accounts with SkyOne Federal Credit Union; and 2) you do not have a ChexSystems record with monies owed. SkyOne reserves the right to terminate this offer at any time. Go to [SkyOne.org/allinone](https://www.skyone.org/allinone) for a complete list of terms and conditions.

⁵Restrictions apply. Balance transfers, check requests, convenience checks and overdraft protection do not earn Cloud9 Rewards points, and are all subject to terms and conditions of cash advances. SkyOne is not responsible for merchant codes that do not allow for us to capture the information needed to award bonus points. For complete Cloud9 Rewards Program Terms and Conditions, visit <https://www.skyone.org/spend/credit-cards/platinum-visa-card-promotion/>

⁶APR=Annual Percentage Rate. Published Platinum Rewards Visa rates, terms, and conditions effective as of 09-01-2020 and are subject to change at any time. This information may have changed after that date. To find out what may have changed, call us at 800.421.7111. Rates, terms, and loan amounts are based on your creditworthiness; all loans are subject to credit approval. The lowest APR offered above is the lowest rate possible for qualified borrowers and is subject to change without notice. Rate offered will not be lower than **10.00% APR**, inclusive of any applicable rate discounts. Verification of income may be required. SkyOne reserves the right to terminate this offer at any time.

⁷Foreign transaction fees may apply: When using your SkyOne Visa® credit card or debit card outside the U.S., there is an **International Service Assessment (ISA)** fee for each transaction. **Single Currency Transaction** (your transaction is done in US Dollars) – 0.8% of the transaction. Multiple Currency Transaction (your transaction requires conversion from the local currency into US Dollars) – 1.0% of the transaction. Whether your transaction is a single or multiple currency transaction depends on the country, the merchant, and how the merchant processes the transaction. Member must be in good standing. Proof of income is required. Offer available to new and existing SkyOne Members. Offer may expire at any time. Visa® is a registered trademark of VISA U.S.A. Inc.

⁸How to qualify for your \$200 bonus. Eligibility Requirements: SkyOne membership is required. Advantage Checking is eligible for this offer. Advantage Checking earns dividends of .05% APY if balance requirement is met. This offer is intended for new checking accounts only. You are not eligible for this offer if you are a current owner of a SkyOne checking account. Bonus Requirements:

⁹Earn \$100: You are not eligible for this offer if you are a current owner of a SkyOne checking account and have direct deposit. Open a new, eligible SkyOne checking account by December 31, 2020. Within 90 days of account opening, receive a total of \$1,000 or more in qualifying direct deposits per statement cycles for two consecutive cycles within the first two months in to your new checking account during the qualification period. A qualifying direct deposit is a direct deposit of your salary, pension, Social Security, or other regular monthly income, electronically deposited through the Automated Clearing House (ACH) network to this checking account. Transfers from one account to another, mobile deposits, or deposits made at a banking location or ATM do not qualify.

¹⁰**Earn \$100:** Deposit \$2,500 or more in new money within 60 calendar days of opening a new SkyOne checking account. Maintain a daily balance of \$2,500 for 120 consecutive days. **Bonus Payments:** Once the qualification period has elapsed, we will determine if you have met the offer requirements, and will deposit bonus payment into your new checking account within 10 days. Additional Terms and Conditions: Offer subject to change without notice and may end at any time. You are responsible for any federal, state, or local taxes due on the bonus and we will report as income to the tax authorities if required by applicable law. Consult your tax advisor. Account must be in good standing. Account in good standing is defined as: 1) Your Checking account balance must not be negative for more than 30 calendar days; 2) You must be in good standing, which means no delinquent or charged off loans or charged off share accounts with SkyOne Federal Credit Union; and 3) You do not have a ChexSystems record with monies owed. SkyOne reserves the right to terminate this offer at any time. Go to [SkyOne.org/allinone](https://www.skyone.org/allinone) for a complete list of terms and conditions. APY=Annual Percentage Yield. Rates are effective as of the last dividend and declaration date. The rate is variable and may change after the account is opened. A \$2,500 balance is required to earn dividends. Dividends posted and compounded Monthly. Fees may reduce earnings.

¹¹**Earn up to \$500:** SkyOne membership is required. This offer is intended for new members to SkyOne only. You are not eligible for this offer if you are a current owner of a SkyOne account. Open a new, eligible SkyOne account by December 31, 2020. Within 60 days of account opening, receive a total of \$100 for every \$10,000 in deposits, up to \$500 for \$50,000 in deposits to a Savings, Money Market, or Certificate shares only. Total maximum bonus payout amount is \$500 for this offer. If the deposit drops below \$10,000 at any time after 60 days of account being opened, member is not eligible for the promotion. Must keep an average daily balance of \$10,000 for \$100; \$20,000 for \$200; \$30,000 for \$300; \$40,000 for \$400 or \$50,000 for \$500. After 9 months, member will be paid out for the lowest tier of member's average daily balance. If balance falls below \$10,000 member is not eligible for the offer. The 9 month period begins when \$10,000 or more is deposited within the first 60 days of account being opened. Average Daily Balance starts to calculate on day 60 of the account being opened, with at least 10,000 on deposit in a savings, money market or certificate of deposit account. Cash bonus will be deposited into the primary savings account. Visit <https://www.skyone.org/save/saving/regular-savings-account/> for details on primary savings.

APY=Annual Percentage Yield. Rates are effective as of the last dividend declaration date. The rate is variable and may change after the account is opened. See <https://www.skyone.org/save/saving/regular-savings-account/> for details on regular savings accounts. The annual percentage yield on certificates assumes quarterly compounding. See <https://www.skyone.org/save/grow/certificates/> for more information on certificates. APY=Annual Percentage Yield. Rates accurate as of 09/01/2020. See <https://www.skyone.org/save/grow/money-market/> for more information on Money Market accounts. Deposit must be new money and cannot be transferred from another SkyOne account. Funds must remain in the account for 9 consecutive months to receive payout. Funds must be deposited and maintained in Savings, Money Market, or Certificate shares only. Funds deposited into checking account are excluded from this promo. You are responsible for any federal, state, or local taxes due on the bonus and we will report as income to the tax authorities if required by applicable law. Consult your tax advisor. Account must be in good standing. Account in good standing is defined as: 1) Your Checking account balance must not be negative for more than 30 calendar days; 2) You must be in good standing, which means no delinquent or charged off loans or charged off share accounts with SkyOne Federal Credit Union; and 3) You do not have a ChexSystems record with monies owed. SkyOne reserves the right to terminate this offer at any time. Go to [SkyOne.org/allinone](https://www.skyone.org/allinone) for a complete list of terms and conditions.

¹²Only current SkyOne Federal Credit Union members are eligible to refer and receive a total of \$500 in annual "referrer bonuses." The referring member will receive a \$25 gift card for each valid referral, as noted below, with a limit of 20 referrals (or \$500) paid out per member per year. A valid referral requires an individual who: 1) meets SkyOne's membership requirements; 2) opens a new membership at SkyOne through an in-person representative OR online; 3) deposits the minimum opening balance amount of \$5; 4) maintains the new account in good standing for a period of thirty (30) days; and 5) maintains good standing with the Credit Union as a member for a period of thirty (30) days. Offer subject to change without notice and may end at any time. Restrictions apply, see amazon.com/gc-legal.